

**Amendments to the Specification:**

Please replace paragraph [01] with the following amended paragraph:

[01] This application is related to U.S. Patent Application Serial No. 10/159,784, filed on 05/31/02, entitled "Stored Value Education Account"; U.S. Patent Application Serial No. 09/955,747, filed on 09/18/01, entitled "Method & System for Transferring Stored Value"; U.S. Patent Application Serial No. 10/696,014, filed on 10/28/03, entitled "System for Activation of Multiple Cards"; U.S. Patent Application Serial No. 10/405,043, filed on 03/31/03, entitled "Methods and Systems for Processing Unrestricted Stored-Value Instruments"; U.S. Provisional Patent Application Serial No. 60/515,918, filed on 10/29/03, entitled "Health Care Eligibility Verification Systems and Methods"; U.S. Patent Application Serial No. 10/675,929 filed on 09/29/03, entitled "Systems & Methods for Verifying Medical Insurance Coverage"; U.S. Patent Application Serial No. 10/694,925, filed on 10/27/03, entitled "Methods and Systems for Processing Transactions for Integrated Credit and Stored-Value Programs"; U.S. Patent Application Serial No. 10/694,924, filed on 10/27/03, entitled "Methods and Systems for Managing Integrated Credit and Stored-Value Programs"; U.S. Patent Application Serial No. 10/079,927, filed on 02/19/02, entitled "Systems & Methods for Operating Loyalty Programs"; U.S. Patent Application Serial No. 10/421,604, filed on 04/22/03, entitled "Multi-Purse Card System and Methods"; U.S. Patent Application Serial No. 10/690,394, filed on 10/20/03, entitled "Systems and Methods for Fraud Management in Relation to Stored Value Cards"; U.S. Patent Application Serial No. 10/714,441, filed on 11/14/03, filed concurrently herewith, entitled "Open Loop Stored Value Account Configuration" ~~(temporarily referenced by Attorney Docket No. 020375-047700US)~~; U.S. Provisional Patent Application Serial No. 60/520,432, filed on 11/14/03, filed concurrently herewith, entitled "Bulk Card Ordering System and Methods" ~~(temporarily referenced by Attorney Docket No. 020375-043000US)~~; U.S. Provisional Patent Application Serial No. 60/520,486, filed on 11/14/03, filed concurrently herewith, entitled "Stored Value Lottery Card and Methods" ~~(temporarily referenced by Attorney Docket No. 020375-044500US)~~; U.S. Provisional Patent Application Serial No. 60/520,488, filed on

11/14/03, filed concurrently herewith, entitled "System for Accounting" (~~temporarily referenced by Attorney Docket No. 020375-018810US~~), which are incorporated by reference in their entirety.

Please replace paragraph [03] with the following amended paragraph:

[03] Closed loop stored value cards are becoming popular. These cards have a balance associated with them that can be drawn upon for purchases with a small group of participating merchants. Stored value cards are available for purchase [[a]] at retail locations, but have limited functionality. Traditional credit cards are preferred by many for their versatility.

Please replace paragraph [15] with the following amended paragraph:

[15] The recipient 112 can use the stored value card 104 at any merchant 144. The various merchants 144 clear payments through the account issuers 132, 140 by way of a merchant transaction processing system 148. By interacting with the interface site 116, the recipient 112 can configure a login for the stored value account, change their address, request a replacement card, reload the card 104 in some products, view transaction information, request a check payout, and/or report stolen or otherwise cancel the card 104, etc. Similarly, but dependent on the stored value product, the purchaser 108 can login to reload the card 104, view transaction information, and/or cancel or report ~~stolen~~ the card 104 stolen, etc.

Please replace paragraph [19] with the following amended paragraph:

[19] Referring next to FIG. 2, a block diagram of an embodiment of the web server 120 is shown. In this embodiment, the web applications 204 operate in a WEBSPHHERE™ J2EE™ application environment. The web applications 204 could include interface sites 116, software to process calls with interface sites 116, software to communicate with the intermediate system 124, software to interface with a web database 212, etc. The computing platform in this embodiment uses [[a]]an APACHE™ server environment.

Please replace paragraph [22] with the following amended paragraph:

[22] Referring next to FIG. 4, a flow diagram of an embodiment of a process 400 for creating a stored value account is shown. This embodiment creates a gift card 104. The depicted portion of the process 400 begins in step 404 where the purchaser 108 selects a card design, enters a personal message, selects a stored value amount, enters a recipient name, enters a recipient phone number, ~~enters a recipient phone number~~, and/or selects an optional e-mail announcement that can be personalized, etc. In step 408, the purchaser 108 enters information to pay for the stored value card 104. Funding sources could include a credit card, a debit card, an electronic check, complementary currency, a stored value card 104, and/or a stored value account (e.g., MONEYZAP,™ C2IT™ or PAYPAL™), etc. The information gathered in steps 404 and 408 are forwarded from the interface site 116 to the web server 120.

Please replace paragraph [36] with the following amended paragraph:

[36] A number of variations and modifications of the invention can also be used. For example, the products described in U.S. Patent Application Serial No. 10/405,043, U.S. Provisional Patent Application Serial No. 60/515,918, U.S. Patent Application Serial No. 10/675,929, U.S. Patent Application Serial No. 10/694,925, U.S. Patent Application Serial No. 10/694,924, U.S. Patent Application Serial No. 10/079,927, U.S. Patent Application Serial No. 10/421,604, U.S. Provisional Patent Application No. 60/520,432 (~~temporarily referenced by Attorney Docket No. 020375-043000US~~), U.S. Provisional Patent Application No. 60/520,486 (~~temporarily referenced by Attorney Docket No. 020375-044500US~~), and U.S. Provisional Patent Application No. 60/520,488 (~~temporarily referenced by Attorney Docket No. 020375-048810US~~), which were all previously incorporated by reference, could use the apparatus and methods described in this application. These products would use the open loop stored value functionality, while supplying additional functionality for alternative or complementary use. In another example, multiple cards could be activated as described in U.S. Patent Application Serial No. 10/696,014, which was previously incorporated by reference.